

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
NORTHERN DIVISION**

In re:

Ronald E Kent
Pamela L Kent
Debtor(s)

Case No. 12-21663-dob

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Thomas McDonald, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/17/2012.
- 2) The plan was confirmed on 07/20/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/19/2013.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/15/2012.
- 5) The case was dismissed on 09/13/2013.
- 6) Number of months from filing to last payment: 15.
- 7) Number of months case was pending: 18.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$16,228.42.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

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Receipts:

Total paid by or on behalf of the debtor	\$20,876.61
Less amount refunded to debtor	\$1,000.00

NET RECEIPTS: **\$19,876.61**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$831.67
Other	\$350.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,181.67**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACS c/o GCO	Unsecured	94,970.00	96,291.21	96,291.21	0.00	0.00
AFNI Inc	Unsecured	53.00	NA	NA	0.00	0.00
American InfoSource LP EFT as Agent for	Unsecured	625.00	469.20	469.20	0.00	0.00
Americredit Financial Services	Secured	364.00	366.01	366.01	0.00	0.00
Cadillac Accounts Receivable Manager	Unsecured	20.00	NA	NA	0.00	0.00
Capital One Auto Finance	Secured	24,062.00	0.00	25,369.18	0.00	740.58
Cavalry Portfolio Services LLC	Unsecured	441.00	0.00	441.20	0.00	0.00
CBM Collections	Unsecured	30.00	NA	NA	0.00	0.00
Central Michigan University Bd of Trustees	Unsecured	NA	146.95	146.95	0.00	0.00
Central Michigan University Bd of Trustees	Unsecured	NA	2,485.00	2,485.00	0.00	0.00
Citifinancial	Unsecured	0.00	1,475.59	1,475.59	0.00	0.00
Citifinancial	Secured	3,029.00	1,500.00	1,500.00	0.00	22.14
Citifinancial Inc	Unsecured	14,785.00	14,785.72	14,785.72	0.00	0.00
Consumers Energy Company	Unsecured	2,873.71	3,062.61	3,062.61	0.00	0.00
ECMC	Unsecured	72,325.00	64,807.35	64,807.35	0.00	0.00
EduCap Inc, BNK Dept	Unsecured	11,368.00	11,539.67	11,539.67	0.00	0.00
EduCap Inc, BNK Dept	Unsecured	0.00	0.00	0.00	0.00	0.00
Galway Financial Services LLC	Unsecured	NA	1,224.35	1,224.35	0.00	0.00
Internal Revenue Service	Priority	2,422.00	4,735.38	4,735.38	0.00	0.00
Internal Revenue Service	Unsecured	0.00	227.43	227.43	0.00	0.00
Jefferson Capital Systems-EFT	Unsecured	NA	1,224.35	1,224.35	0.00	0.00
Jefferson Capital Systems-EFT	Unsecured	NA	790.00	790.00	0.00	0.00
Jefferson Capital Systems-EFT	Unsecured	458.00	510.00	510.00	0.00	0.00
Jefferson Capital Systems-EFT	Unsecured	349.00	349.30	349.30	0.00	0.00
Jefferson Capital Systems-EFT	Unsecured	NA	194.87	194.87	0.00	0.00
Jefferson Capital Systems-EFT	Unsecured	NA	352.16	352.16	0.00	0.00
JP Morgan Chase Bank NA	Secured	0.00	425.00	425.00	0.00	0.00
JP Morgan Chase Bank NA	Secured	110,915.00	0.00	0.00	12,796.95	0.00
JP Morgan Chase Bank NA	Secured	4,570.00	8,983.92	8,983.92	0.00	0.00
JP Morgan Chase Bank NA	Secured	0.00	1,706.26	1,706.26	1,706.26	0.00
LHR Inc	Unsecured	548.00	460.42	460.42	0.00	0.00

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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Liberty Mutual Insurance Co	Unsecured	500.00	NA	NA	0.00	0.00
Members First Credit Union	Unsecured	1,514.78	NA	NA	0.00	0.00
MI Department of Treasury	Unsecured	0.00	1,304.65	1,304.65	0.00	0.00
MI Department of Treasury	Priority	3,432.00	3,825.84	3,825.84	0.00	0.00
MI Department of Treasury	Priority	0.00	1,268.47	1,268.47	0.00	0.00
MI Department of Treasury	Secured	0.00	1,830.22	1,830.22	0.00	26.86
MI Department of Treasury	Secured	0.00	1,268.47	1,268.47	0.00	18.62
Midland Credit Management Inc	Unsecured	352.00	431.87	431.87	0.00	0.00
Midland Credit Management Inc	Unsecured	1,370.00	1,494.66	1,494.66	0.00	0.00
Midland Credit Management Inc	Unsecured	432.00	NA	NA	0.00	0.00
NCO Financial	Unsecured	718.00	NA	NA	0.00	0.00
PRA Receivables Management LLC EFT	Unsecured	NA	533.55	533.55	0.00	0.00
PRA Receivables Management LLC EFT	Unsecured	NA	563.01	563.01	0.00	0.00
PRA Receivables Management LLC EFT	Unsecured	659.00	NA	NA	0.00	0.00
PRA Receivables Management LLC EFT	Unsecured	1,412.00	1,412.55	1,412.55	0.00	0.00
Premier Bankcard/Charter	Unsecured	456.00	456.14	456.14	0.00	0.00
Premier Bankcard/Charter	Unsecured	452.00	451.76	451.76	0.00	0.00
Resurgent Capital Services LP CDA-1058	Unsecured	NA	2,975.59	2,975.59	0.00	0.00
RJM Acquisitions LLC	Unsecured	NA	82.43	82.43	0.00	0.00
Sallie Mae ECFC	Unsecured	NA	31,821.11	31,821.11	0.00	0.00
Sallie Mae Inc on Behalf of	Unsecured	NA	8,485.39	8,485.39	0.00	0.00
Sallie Mae Inc on Behalf of	Unsecured	NA	150,266.54	150,266.54	0.00	0.00
Sallie Mae PC Trust	Unsecured	0.00	13,134.44	13,134.44	0.00	0.00
Sallie Mae PC Trust	Unsecured	0.00	67,136.56	67,136.56	0.00	0.00
TNT Financial Inc	Secured	12,569.00	12,578.60	12,578.60	0.00	383.53

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$12,796.95	\$0.00
Mortgage Arrearage	\$10,690.18	\$1,706.26	\$0.00
Debt Secured by Vehicle	\$39,447.78	\$0.00	\$1,146.25
All Other Secured	\$3,889.70	\$0.00	\$45.48
TOTAL SECURED:	\$54,027.66	\$14,503.21	\$1,191.73
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$9,829.69	\$0.00	\$0.00
TOTAL PRIORITY:	\$9,829.69	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$481,387.63	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,181.67</u>
Disbursements to Creditors	<u>\$15,694.94</u>

TOTAL DISBURSEMENTS :	<u>\$19,876.61</u>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/07/2013

By: /s/ Thomas McDonald

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.